Attached hereto is a marked-up version of the changes made to the specification by the current amendment. The attached page is captioned "Version with markings to show changes made."

Entry of this Amendment is respectfully requested. No new matter is presented.

Respectfully submitted,

Date:

Nov 29, 200,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the Specification:

Paragraph beginning at line 2 of page 1 has been amended as follows:

This application is related to a U.S. patent application <u>no. 09/723,694</u> entitled "Reduction of Financial Instrument Volatility" filed on [the same day naming the same inventors] <u>November 28, 2000</u>.